

Native American Students: Affordability and Access

Native American students in Washington attend more than 40 postsecondary institutions and participate in college at a rate greater than their proportional presence in the population. They are just as likely to apply for and receive financial aid as other groups, a little less likely to borrow to attend college, and experience a greater gap than other groups between what they can afford to pay and the total cost of college, even after receiving financial aid.

These are some of the findings of a research study on Native American students and financial aid conducted by the Higher Education Coordinating Board. The findings were presented in a session at the Pathways Conference held in SeaTac Feb. 18, 2010.

The Pathways Conference was the culmination of a larger study on Native American students completed in 2009 titled *Pathways for Native American Students: A report on colleges and universities in Washington State*.¹ That study offers recommendations to promote improved access to higher education for Native American students.

The HECB data presented at the conference showed that Native American students:

- are just as likely to attend college on a full-time basis as other groups – and thus be eligible for financial aid
- are just as likely to apply for financial aid as other groups
- receive more aid in the form of grants and scholarships than students in other need-based groups
- receive about the same dollar amount in aid award as others
- may be a little less likely to borrow money for college than other groups
- tend to have a greater “gap” in what it costs to go to college and what they can afford to pay – even with financial aid.

This Policy Brief also provides information about how Native American students compare with all students in terms of secondary and postsecondary education participation and receipt of financial aid while enrolled in a college or university. Most of the information about financial aid behavior is based on students who received need-based financial aid and enrolled in institutions that participate in Washington’s state financial aid programs.

A look at enrollment patterns

Native American students in Washington's public high schools drop out at a much higher rate than all students combined, 41 percent compared to 21 percent, respectively. A much higher percentage of Native American students, however, remain in high school after the four-year graduation time period, which indicates a persistence that may lead to a higher graduation rate over time.

Table 1. Dropout and graduation rates of Washington's public high school Class of 2008

Class of 2008 Cohort (WA public high schools)	Cumulative Dropout Rate (grades 9-12)	On-time Graduation Rate	Cohort Continuing Rate
Native American students (n=2,340)	40.8%	47.9%	11.3%
All students (n=80,524)	21.4%	72.0%	6.6%
Source: Ireland, L. (2010). Graduation and dropout statistics for Washington in 2007-08. Olympia, WA: Office of the Superintendent of Public Instruction.			

Washington's Native American public high school graduates are less likely to enroll in postsecondary education in the year directly after graduation than public high school graduates overall. Of those who do enroll directly, 65 percent of Native American students select a Washington public two-year institution compared to 51 percent of all students.

Table 2. Postsecondary enrollment patterns of Washington's public high school Class of 2008 during Academic Year 2008-09

Class of 2008 Graduates	WA Public 2- Year	WA Public 4-Year	WA Private 4-Year	Other 2/4-Year	Not Enrolled
Native American students	28%	10%	2%	3%	56%
All students	31%	18%	3%	9%	38%
Source: Stern, P. & Mann, C. (Dec. 2009). Washington state college enrollment study. Class of 2008: College enrollment in the first year after graduation. Statewide results. Olympia, WA: Washington State University, Social & Economic Sciences Research Center-Puget Sound Division.					

Nevertheless, Native American students as a percent of all undergraduates, tend to mirror the Native American population in the state. This may indicate that Native American students tend to "make-up" their participation rates by enrolling in higher education when they are older.

Table 3. Native Americans as a percent of Washington's population and postsecondary enrollment in 2008

WA State Native American Population Ages 18-44	All Sectors	Public 2-Year	Public 4-Year	Private 4-Year	Private Vocational
1.6%	1.8%	2.0%	1.7%	1.6%	1.9%
<p>Notes: Enrollment includes undergraduate degree/certificate-seeking students from institutions participating in Washington's state aid programs; excludes students from "unknown" and "nonresident alien" backgrounds. Northwest Indian College enrollments are included with the Public 2-Year sector.</p> <p>Sources: Fall 2008 postsecondary enrollments from National Center for Education Statistics' Integrated Postsecondary Education Data System; Washington's 2008 population from Washington's Office of Financial Management.</p>					

Myths & realities of affordability for Native American students in WA

Myth #1: Native American students attend part-time and, therefore, are less likely to qualify for financial aid.

Reality #1: Native American undergraduates are not any more likely to attend part-time, with the exception of students enrolled in the private 4-year sector.

Table 4. Percentage of Washington's undergraduates attending school part-time in fall 2008

	All Sectors	Public 2-Yr	Public 4-Yr	Private 4-Yr	Private Vocational
Native American students	22%	34%	10%	13%	15%
All students	23%	39%	11%	6%	17%
<p>Notes: Enrollment includes undergraduate degree/certificate-seeking students from institutions participating in Washington's state aid programs; excludes students from "unknown" and "nonresident alien" backgrounds. Northwest Indian College enrollments are included with the Public 2-Year sector.</p> <p>Sources: Fall 2008 postsecondary enrollments from National Center for Education Statistics' Integrated Postsecondary Education Data System.</p>					

Myth #2: Native Americans don't apply for financial aid.

Reality #2: There are many sources of aid for Native American students with varying criteria and it can be overwhelming. However, Native American students do apply for aid. A national study found that 80 percent of Native American students apply for financial aid and 60 percent for federal financial aid.¹ In Washington State, Native Americans represent over 2 percent (2,900) of the needy undergraduate students receiving aid.²

In fact, Native American students received a higher percent of grants and scholarships than the total need-based population, 64% versus 55% overall.

Nationally, 82 percent of Native American students received financial aid compared to 76 percent of all students. The average amount of aid received was not significantly different than the average for all students, \$9,500 versus \$9,900.³ These national patterns are mirrored in Washington: Native American students are more likely to receive financial aid than all students and, on average, they receive about the same amount as all students.

Table 5. Percentage of Native American students in Washington receiving need-based financial aid and average amount of aid received in 2008-09

	Needy Students as a Percentage of All Students Enrolled	Average Aid Received by Needy students	Average Grants /Scholarships Received	Average Loans Taken
Native American students	60%	\$10,300	\$6,600	\$3,500
All students	48%	\$10,900	\$6,000	\$4,600
Note: The information provided is for students enrolled in institutions that participate in Washington's state financial aid program. Sources: Higher Education Coordinating Board Unit Record Report for 2008-09 financial aid data; National Center for Education Statistics Integrated Postsecondary Education Data System for fall 2008 enrollments.				

Myth #3: Some cultures are averse to taking out loans and, therefore, do not use loans to finance their education.

Reality #3: While nationally, Native American students were as likely as all undergraduates to receive subsidized and unsubsidized loans and the average awards were about the same,⁴ the data for Washington show that Native American students may be somewhat more loan adverse than students overall. In Washington, Native American students have been less likely to borrow than students overall – 49 percent compared to 59 percent.⁵ About 34 percent of the total aid for Native American students was in the form of loans last year, compared to 42 percent for all needy students.

Myth #4: Native Americans students are fully funded through “outside scholarships” such as tribal funding.

Reality #4: Despite the fact that Native American students in Washington receive higher levels of “outside scholarships,” 15 percent compared to 5 percent for students overall, they have a slightly higher average “unmet need” of \$2,323 compared to \$1,945 for all needy students. Many factors contribute to this gap, including the fact that Native American students tend to have lower incomes and be financially independent (over half of recipients are age 24 or older and over 1/3 have children).⁶

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¹ Institute of Higher Education Policy in collaboration with the American Indian Higher Education Consortium and the American Indian College Fund. (February 2007). *The path of many journeys. The benefits of higher education for Native people and communities*. Washington, DC: IHEP.

² Higher Education Coordinating Board Unit Record Report data as submitted by institutions, 2008-09.

³ Devoe, J., Darling-Churchill, K. & Snyder, T. (Sept. 2008). *Status and trends in the education of American Indians and Alaska Natives*. Washington, DC: US Department of Education, NCES.

⁴ IHEP, et al., 2007.

⁵ Higher Education Coordinating Board Unit Record Report data as submitted by institutions, 2008-09.

⁶ Higher Education Coordinating Board Unit Record Report data as submitted by institutions, 2007-08.